

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Tamara C. Laventure  
 Debtor

Case No. 18-10799-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db  
 14051612 +Tamara C. Laventure, 1238 Knorr Street, Philadelphia, PA 19111-4932  
 14051612 +ARS/Account Resolution Specialist, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857  
 14051611 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
 14051622 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: Mabt/confin, 121 Continental Dr Ste 1, Newark, DE 19713)  
 14051613 +Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300  
 14051619 +Eastern Revenue Inc, Po Box 185, Southeastern, PA 19399-0185  
 14051620 +Hillcrest Davidson & A, 715 N Glenville Dr Ste 4, Richardson, TX 75081-2879  
 14051623 +Peoples Commerce, Inc., 1001 West Ridge Pike Rear, Conshohocken, PA 19428-1015  
 14051626 Square One Financial/Cach LLC, Po Box 5980, Denver, CO 80127  
 14051627 Square One Financial/Cach LLC, C/o Resurgent Capital Services, Greenville, SC 29602  
 14051631 +Verizon, Po Box 650584, Dallas, TX 75265-0584

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov May 12 2018 02:10:03 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 12 2018 02:09:57 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14051614 +E-mail/Text: bankruptcy@credencerm.com May 12 2018 02:10:28 Credence Resource Management,  
 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1940  
 14051616 +E-mail/Text: bankruptcy.bnc@ditech.com May 12 2018 02:09:06 Ditech, Po Box 6172,  
 Rapid City, SD 57709-6172  
 14051615 +E-mail/Text: bankruptcy.bnc@ditech.com May 12 2018 02:09:06 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172  
 14051618 +EDI: DCI.COM May 12 2018 06:03:00 Diversified Consultants, Inc., P O Box 551268,  
 Jacksonville, FL 32255-1268  
 14051617 +EDI: DCI.COM May 12 2018 06:03:00 Diversified Consultants, Inc.,  
 Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268  
 14051621 +EDI: IRS.COM May 12 2018 06:03:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 14051625 EDI: PRA.COM May 12 2018 06:03:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
 Norfolk, VA 23502  
 14051624 EDI: PRA.COM May 12 2018 06:03:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 14056667 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 12 2018 02:09:16  
 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,  
 Harrisburg PA 17128-0946  
 14051628 EDI: TFSR.COM May 12 2018 06:03:00 Toyota Mtr, Toyota Financial Services, Po Box 8026,  
 Cedar Rapids, IA 52408  
 14051629 +EDI: TFSR.COM May 12 2018 06:03:00 Toyota Mtr, Po Box 9786, Cedar Rapids, IA 52409-0004  
 14051630 +EDI: VERIZONCOMB.COM May 12 2018 06:03:00 Verizon,  
 Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
 Weldon Springs, MO 63304-2225

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

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Total Noticed: 25

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2018 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com  
PAUL H. YOUNG on behalf of Debtor Tamara C. Laventure support@ymalaw.com, ykaecf@gmail.com,  
paullawyers@gmail.com,pyoung@ymalaw.com  
REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Tamara C. Laventure</b>	Social Security number or ITIN	<b>xxx-xx-6681</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>18-10799-mdc</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tamara C. Laventure

5/10/18

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**